

## **STENEHJEM JOINS NATIONAL ORGANIZATIONS TO SPONSOR EIGHTH ANNUAL NATIONAL CONSUMER PROTECTION WEEK**

BISMARCK – Attorney General Wayne Stenehjem has joined a group of federal, state, and local government agencies and national consumer advocacy organizations in focusing attention on consumer issues during the eighth annual National Consumer Protection Week (NCPW), which runs through February 11, 2006. NCPW arms consumers by highlighting current consumer protection and education efforts in the fight against fraud in communities across the nation.

According to a survey by the Federal Trade Commission, nearly 25 million Americans – 11.2 percent of the adult population – experience some type of consumer fraud each year. Stenehjem encourages consumers to boost their marketplace savvy at [www.consumer.gov/ncpw](http://www.consumer.gov/ncpw), where they can take the “Grand Scam Challenge.”

“Consumer protection is the name of the game,” said Stenehjem. “When your money’s at stake, you want a grand slam, not a grand scam.” Stenehjem added that whether investing in a business opportunity, buying or selling on an Internet auction, or looking for a scholarship, a home loan, or a great deal on a dream vacation, it pays to know how to spot a scam.

Over the past few months Stenehjem’s office has shut down several “government grant” scams operating in the state. Although the offer is a little different every time, a consumer is guaranteed a government grant of several thousand dollars simply by paying a small up front processing fee. The scam artist electronically transfers the processing fee out of the consumer’s bank account, but the “grant” does not exist.

Foreign lottery scams are increasing, according to Parrell Grossman, director of the Consumer Protection division. A consumer gets a notice that they have won a large amount of money in an international lottery. The consumer is told taxes or customs duties must be paid before the prize can be released. The consumer is instructed to wire the money to a “government official” in the foreign country. The scam artist pockets the wired money and moves on.

“You wouldn’t give the money to a complete stranger who knocks on your door; don’t let a con artist fool you into handing it over. Whether the offer comes via e-mail, over the telephone, or by mail, if it seems too good to be true, it always is a scam,” said Grossman.

Urging consumers to use caution before responding to suspicious offers, Stenehjem offered these consumer “smart” tips:

- Don’t respond to e-mails requiring passwords or other information be verified or confirmed. These are known as “phishing” scams and are designed to trick you into revealing personal or financial information so the con artist can steal money straight from your bank account.

- Ignore anything that congratulates you on winning a prize in a foreign country's lottery. It is illegal under both federal and state law to enter another country's lottery. If you received a winning notice by US Mail, report it to your postal carrier.
- Don't give out personal or financial information, social security numbers, bank account or credit card numbers over the telephone unless you initiated the call and you know you are dealing with a reputable company.

Tips on a wide range of consumer protection issues are available from the Attorney General's website at: [www.ag.state.nd.us](http://www.ag.state.nd.us), on the Consumer Protection link. Consumers who have questions or suspect fraudulent activity can call the Consumer Protection Division toll free, at 1-800-472-2600.

"I am proud to participate in sharing the message of this year's National Consumer Protection Week campaign. We will continue to focus on consumer education and scam prevention in our weekly consumer protection newsletter "Too Good to Be True," said Stenehjem.

For more information about NCPW, visit the NCPW website at [www.consumer.gov](http://www.consumer.gov).